The rise of healthcare costs and the move to consumer-driven health plans have put more responsibility in the hands of employees. Yet, employees can find navigating the healthcare system confusing and time-consuming, and making the most cost-effective decisions can be difficult. Health Cost Estimator (HCE) is a basic feature of Health Advocate’s Core Advocacy service, provided at no additional cost to employees. The tool provides employees with personalized reports with cost estimates for common procedures, including the hard-to-find pricing information employees need to make the best decision.

Health Advocate

Health Cost Estimator™

Q&A

How does the employee get healthcare cost estimates?
When an employee or covered family member has questions about the cost of an upcoming medical procedure, they simply call Health Advocate’s toll-free number to speak with a Personal Health Advocate (PHA)—typically a registered nurse, supported by medical directors, and benefits and claims specialists.

What is the cost of Health Cost Estimator?
The HCE feature is made available at no cost and is included as part of the Core Advocacy service.

How does HCE work?
HCE utilizes one of the nation’s largest databases of commercial claims information. Since costs vary widely by geographic region, the PHAs use the technology to analyze common service costs based on an employee’s zip code.

What does the personalized report include?
Employees receive a range of costs within a specific zip code. The estimates are general and are not doctor- or hospital-specific. Based on the availability of the employee’s specific benefit coverage, the report displays the employee’s estimated out-of-pocket costs.

What are the employee benefits of the Health Cost Estimator?
Employees get market-based cost estimates that can help them save money on medical care. Employees also have unlimited access to a Personal Health Advocate for answers about treatments, tests and procedures, as well as benefits questions.
What are the employer benefits of Health Cost Estimator?

When employees choose lower-cost options, employers realize reduced claims. In addition, our Core Advocacy service can help employers by preventing costly ping-ponging between doctors, promoting better network utilization, easing the burden on Human Resources, reducing absenteeism and increasing productivity.

How is Health Cost Estimator different from other pricing tools?

Other pricing tools are essentially “self-service” calculators which require employees to work independently. Our PHAs perform the research and personally help explain benefits concepts, such as co-pays and deductibles.

What are other ways Health Advocate can help employees?

Our Personal Health Advocates can help resolve healthcare and insurance-related issues including:

- Find the right doctors, hospitals, services and other providers
- Untangle medical bills, reduce claims
- Clarify benefit coverage
- Covers the employee, their spouse, dependent children, parents and parents-in-law

Health Advocate Health Cost Estimator™ supports informed, cost-effective healthcare decisions. It’s what sets us apart.

For more information

Contact Health Advocate or your broker to learn more about the Health Advocate Health Cost Estimator™, our Core Advocacy service and our spectrum of innovative, time- and money-saving solutions for both employees and employers.

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